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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/592,086      | 06/12/2000  | Richard Marc Libman  | 23651.0536          | 6844             |

3528 7590 08/07/2002

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900 SW FIFTH AVENUE  
SUITE 2600  
PORTLAND, OR 97204

EXAMINER

ALVAREZ, RAQUEL

|          |              |
|----------|--------------|
| ART UNIT | PAPER NUMBER |
|----------|--------------|

3622

DATE MAILED: 08/07/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

**Draft Amendment t Claim 1**  
**\*\*\*\* FOR DISCUSSION PURPOSES ONLY – DO NOT ENTER \*\*\*\***

**Examiner Interview**  
**Friday, August 2, 2002**  
**3:00 PM**

**Ser. No. 09/592,086**  
**Examiner Racquel Alvarez**  
**Voice: 703-305-0456**  
**Fax: 703-746-5535**

1. (Amended) A method of automatically preparing a [client] communication pertaining to a financial product or a financial service for [a client] an entity, [wherein the client communication is for combined use with a corresponding host vehicle,] the method comprising:

[producing a format for the client communication wherein the communication format includes a variable portion;

inputting into a computer-accessing storage medium variable information other than client information;

inputting into the storage medium decision information;]

using [the] decision [information] criteria to [select a subset of the] automatically determine variable information for inclusion in a variable portion of the [client] communication; <sup>(ad message)</sup> [corresponding to the variable portion of the client communication format; and]

accessing a communication format for the communication wherein the communication format includes a variable portion; and

generating the [client] communication according to the communication format, the generating step including [inserting] incorporating the [subset of] variable <sup>(ad message)</sup> information into the variable portion of the [client] communication corresponding to the variable portion of the [client] communication format.

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**Agenda for Examiner Interview  
Friday, August 2, 2002  
3:00 PM**

1. Summary of Office Action
  - (a) Requirement of a Cross-Reference section
  - (b) 112, ¶2, rejection related to "variable portion"
  - (c) Double Patenting rejection
  - (d) 103 rejection based on USP 5,761,650 to Munsil
2. Discussion of possible 131 affidavit to swear behind the Munsil patent
3. Discussion of technical differences between Munsil and the invention
  - (a) Overview of the invention
  - (b) Overview of Munsil
  - (c) Differences between the invention and Munsil

Examiner Alvarez

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Swear Behind Defense

\* Timeline:

\* 12/29/95 Filing date of Munsil

\* 6/10/96 Filing date of Libman Parent – USP 5,987,434

\* 4/15/97 Filing date of Libman CIP - USP 6,076,072

\* 6/12/00 Filing date of subject Libman continuation – 09/592,086

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*Fig. 5*

*Fig. 8*

**Draft Amendment to Claim 1**

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